GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1815
ANSWERED ON:10.03.2017
NABARD Loan
Puttaraju Shri C.S.

Will the Minister of FINANCE be pleased to state:

(a) whether the Government proposes to provide loans through National Bank for Agriculture and Rural Development (NABARD) for various purposes related to agriculture;

(b) if so, the details thereof and loans provided to each work/project during Eleventh and Twelfth Plan Periods, year-wise and State/UT-wise along with works undertaken with such loan;

(c) whether the Government of Karnataka has requested NABARD to release Rs.500 crore to enable it to provide loans to farmers; and

(d) if so, the details thereof and action taken by the Government thereon?

Answer

The Minister of State in the Ministry of Finance

(a) & (b) National Bank for Agriculture and Rural Development (NABARD) extends refinance to banks and provides loan assistance to State Governments for promotion and development of agriculture and other rural activities. However, NABARD does not provide direct loans to individuals. Details of NABARD's major interventions towards this end are as under:
â€¢ Short term refinance to State Cooperative Banks (StCB), Regional Rural Banks (RRBs) and Public Sector Banks (PSBs) (details in Annex. I, II & III).

â€¢ Loan to State Government/State Owned Corporations under Rural Infrastructure Development Fund (RIDF) for development of infrastructure in rural areas (details in Annex. IV & V).

â€¢ Long term refinance to RRBs, StCB, State Coop. Agriculture & Rural Development Banks (SCARDBs), etc. (details in Annex. VI).

â€¢ Long Term Irrigation Fund (LTIF) for funding and fast tracking of the incomplete major and medium irrigation projects identified by Ministry of Water Resources, River Development and Ganga Rejuvenation (MoWR, RD & GR) (details in Annex. VII).

(c) & (d): NABARD has reported that they have not received any such request from the Government of Karnataka.

Annexure I refer to part (a) & (b) to USQ 1815 for 10.03.2017
Short Term Refinance disbursed to State Cooperative Banks (StCBs) during 2013-14, 2014-15, 2015-16

? crore

Sr.No	Name of the State	2013-14	2014-15	2015-16
1	2			
	South-Zone			
1	Andhra Pradesh	4600.00	3384.53	2645.00
2	Karnataka	4025.00	5000.00	3950.00
3	Kerala	200.00	1277.00	1200.00
4	Tamil Nadu	2254.00	2577.00	2240.00
5	Telengana	1601.00		
6	Pondichery	3.89	4.00	3.71
	Sub-Total	11082.89	12242.53	11639.71
	North-Zone			
7	Delhi	0.00		
8	Haryana	3826.50	4168.03	3828.00
9	Himachal Pradesh	360.00	520.00	350.00
10	Jammu & Kashmir	0.00		
11	Punjab	5894.00	6300.00	5225.00
12	Uttar Pradesh	3024.41	3400.00	3200.00
13	Uttarakhand	600.00	600.00	490.00

Sub-Total 13704.91 14988.03 13093.00
North East-Zone
14 Arunachal pradesh 0.00
15 Assam 7.37 4.87 2.40
16 Manipur 0.00
17 Meghalaya 5.00 6.70 6.43
18 Mizoram 3.00
19 Nagaland 0.00 0.00 4.78
20 Tripura 22.50 25.00 25.00
21 Sikkim 4.00 5.65 5.00
Sub-Total 38.87 42.22 46.61
East-Zone
22 A&N Island 2.71 3.00 4.00
23 Bihar 138.00 150.00 177.59
24 Chhatishgarh 1100.00 1397.00 1025.00
25 Jharkhand 0.00
26 Orissa 3825.00 4450.00 4200.00
27 West Bengal 1014.00 1218.00 1180.00
Sub-Total 6079.71 7218.00 6586.59
West-Zone
28 Goa
29 Guajrat 3462.75 4386.22 3700.00
30 Madhya Pradesh 6240.85 6600.00 5650.00
31 Maharashtra 5669.00 6500.00 6307.77
32 Rajasthan 7624.00 7810.62 6750.00
Sub-Total 22996.60 25296.84 22407.77

Grand Total 53902.98 59787.62 53773.68
Source: NABARD

Annexure II refer to part (a) & (b) to USQ 1815 for 10.03.2017
Short Term Refinance disbursed to Public Sector Banks (PSBs) for Primary Agriculure Credit Societies (PACS) during 2013-14, 2014-15, 2015-16

? crore
2013-14 2014-15 2015-16
Sr.No. Name of State / Union Territory

1 Andhra Pradesh 93.91 155.68 28.73

2 Telengana 0.00 0.00 142.6

3 Karnataka 40.63 57.35 55.21

TOTAL : 134.54 213.03 226.54
Source: NABARD

Annexure III refer to part (a) & (b) to USQ 1815 for 10.03.2017
Short Term Refinance disbursed to Regional Rural Banks (RRBs) during 2013-14, 2014-15, 2015-16

Rs. crore
Sr.No Name of the State 2013-14 2014-15 2015-16

1 2
South-Zone
1 Andhra Pradesh 3160.00 2662.84 850.00
2 Karnataka 2445.00 2220.00 1200.00
3 Kerala 1860.55 2340.00 1200.00
4 Telangana 711.00
5 Tamil Nadu 1093.00 1581.00 820.00
6 Pondicherry 77.50 110.00 58.00
Sub-Total 8636.05 8913.84 4839.00
North-Zone
7 Delhi
8 Himachal Pradesh 175.00 200.00 170.00
9 Jammu & Kashmir 94.00 98.50 50.00
10 Haryana 1473.50 1676.00 800.00
11 Punjab 1667.00 2088.00 1025.00
12 Uttarakhand 140.00 145.00 113.00
13 Uttar Pradesh 4660.00 5320.00 2850.00

Sub-Total 8209.50 9527.50 5008.00
North East-Zone
14 Arunachal Pradesh 2.00 1.98 1.22
15 Assam 104.30 92.18 63.53
16 Manipur 0.00 3.00 4.50
17 Mizoram 1.75 2.00 3.50
18 Meghalaya 11.75 13.00 15.00
19 Nagaland 0.00 0.18 0.00
20 Sikkim 0.00
21 Tripura 57.00 65.00 41.34
Sub-Total 176.80 177.34 129.09
East-Zone
22 A&N Island
23 Bihar 2200.00 4220.00 2200.00
24 Chhatishgarh 150.00 189.00 90.00
25 Jharkhand 101.00 148.00 75.00
26 Orissa 400.00 450.00 0.00
27 West Bengal 738.00 545.00 275.00
Sub-Total 3589.00 5552.00 2640.00
West-Zone
28 Goa
29 Gujarat 875.00 828.83 525.00
30 Madhya Pradesh 1177.00 1380.00 775.00
31 Maharashtra 576.53 623.80 434.36
32 Rajasthan 2725.00 3000.00 1650.00
Sub-Total 5353.53 5832.63 3384.36
Grand Total 25964.88 30003.31 16000.45
Source: NABARD

Annexure IV refer to part (a) & (b) of USQ 1815 for 10.03.2017
RIDF - Sanction & Disbursement - 11th FYP (2007-2012) Rs. Crore
Financial Year 2007-08 2008-09 2009-10 2010-11 2011-12
Sanction Disb. Sanction Disb. Sanction Disb. Sanction Disb. Sanction Disb.
ANDHRA PRADESH 1265.86 1009.79 1333.42 1081.00 1184.95 1018.22 1236.90 895.10 1352.71 1028.42
ARUNACHAL PRADESH 29.21 62.28 123.69 84.84 56.21 78.41 52.05 22.10 105.59
ASSAM 88.49 188.00 113.23 200.00 300.18 199.99 283.73 183.51 182.10 129.42
BIHAR 569.07 296.96 752.24 495.17 673.93 541.93 1089.87 640.10 1034.09 638.36
CHATTISGARH 68.99 59.67 71.88 113.19 102.26 111.97 128.84 69.02 291.03 152.59
GOA 27.27 5.35 85.50 65.50 148.59 84.72 57.00 97.30 64.12 78.72
GUJARAT 649.02 712.05 1084.92 884.54 971.53 990.70 1163.20 886.03 1639.66 780.00
HARYANA 220.20 220.31 249.66 285.62 481.69 269.72 486.04 203.70 479.75 264.53
HIMACHAL PRADESH 298.21 200.00 405.85 220.00 454.13 300.00 405.31 300.00 422.17 300.00
JAMMU & KASHMIR 554.76 250.62 325.81 410.64 627.68 427.99 898.02 455.07 156.50 444.85
JHARKHAND 406.86 218.27 630.76 320.00 566.75 354.96 623.09 458.14 801.22 633.20
KARNATAKA 957.78 333.58 674.02 453.87 653.61 610.58 860.98 750.00 737.68 738.66
KERALA 298.02 191.21 500.71 205.91 380.42 382.54 552.02 391.72 1063.18 448.53
MADHYA PRADESH 1261.22 652.69 974.92 752.21 1175.79 602.79 1169.80 369.57 1517.10 1250.00
MAHARASHTRA 1043.15 523.79 1110.40 874.29 912.71 801.60 1123.38 692.92 1679.43 1000.00
MANIPUR 0.00 4.12 0.00 1.40 3.78 8.85 271.65 29.70 0.00 50.02
MEGHALAYA 56.85 29.27 66.15 41.40 135.11 60.01 142.96 60.00 12.77 78.82
MIZORAM 22.33 14.00 1.07 14.00 74.73 30.00 145.79 40.00 25.77 57.29
NAGALAND 14.57 27.00 126.75 57.18 187.09 56.05 78.56 37.31 3.04 45.32
ODISHA 508.97 230.65 849.26 366.30 759.58 602.61 898.26 714.22 1287.89 811.85
PUDUCHERRY 54.58 78.75 23.43 105.74 54.83 141.41 55.00
PUNJAB 366.43 382.54 582.55 450.00 552.65 450.00 602.02 447.89 642.09 447.90
RAJASTHAN 777.94 499.98 1099.71 700.00 981.36 850.00 1300.23 1000.01 1809.47 1030.10
SIKKIM 42.16 14.53 98.99 40.00 173.28 38.77 71.95 40.00 0.00 30.00
TAMILNADU 956.82 801.70 905.43 846.07 850.08 1015.49 1033.10 712.97 1598.48 1054.73
TELANGANA 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
TRIPURA 153.69 30.99 305.03 47.54 142.48 76.98 86.15 99.99 67.15 100.00
UTTAR PRADESH 1090.74 549.70 921.71 729.77 1340.03 1628.93 1557.25 1444.33 1629.67 1262.77
UTTARAKHAND 144.62 149.41 299.86 192.13 446.17 200.54 740.86 313.56 481.47 350.00
WEST BENGAL 664.56 376.47 820.11 526.07 925.04 569.76 1164.10 621.00 1060.46 800.00
TOTAL 11271.93 7025.14 13234.79 9377.64 14155.61 11369.32 17039.90 11164.94 18849.80 13138.25

Note : Disbursement shown against each State is disbursement under all ongoing tranches during the year.
Source: NABARD

Annexure V refere to part (a) & (b) of USQ 1815 for 10.03.2017

RIDF - Sanction & Disbursement - 12th FYP (2012-2017)
Rs. Crore

Financial Year	2012-13		2013-14		2014-15		2015-16		2016-17	
	Sanction	Disb.	Sanction	Disb.	Sanction	Disb.	Sanction	Disb.	Sanction	Disb.
ANDHRA PRADESH	1054.96	1421.26	1449.54	754.92	1297.03	648.33	924.61	775.17	905.05	726.58
ARUNACHAL PRADESH	0.00	55.41	217.38	67.00	70.37	93.64	159.77	16.85	255.47	84.30
ASSAM	260.96	251.27	481.33	125.94	626.32	261.46	602.94	394.06	551.98	342.30
BIHAR	1490.16	902.36	1764.27	1325.05	1085.20	1128.63	2024.86	1180.67	1836.32	1131.26
CHATTISGARH	982.79	288.39	1002.55	674.38	1135.95	783.58	817.38	631.73	801.57	583.73
GOA	195.00	108.71	269.80	119.93	309.43	154.72	306.63	126.89	0.00	69.61
GUJARAT	1464.20	1700.00	1800.00	1752.05	2615.25	1410.92	2903.14	2520.14	2274.40	1675.75
HARYANA	355.58	322.37	490.17	420.79	656.23	477.75	505.21	352.32	385.47	250.22
HIMACHAL PRADESH	432.15	400.00	496.09	350.01	707.60	400.00	644.93	491.45	545.55	489.24
JAMMU & KASHMIR	275.96	413.00	40.26	277.31	307.91	365.71	353.98	300.67	171.70	113.79
JHARKHAND	447.57	750.00	1292.37	750.01	1161.85	790.00	1279.94	900.00	1452.92	919.47
KARNATAKA	622.24	749.08	906.79	617.95	1317.25	708.23	1008.04	544.81	772.97	857.34
KERALA	738.75	410.00	1003.62	492.44	1200.59	551.37	709.76	593.99	673.99	702.27
MADHYA PRADESH	1793.95	1250.01	2103.94	1249.99	1972.55	1500.00	1852.49	2000.00	1855.10	1672.08
MAHARASHTRA	559.70	685.27	648.56	665.40	1321.63	700.23	869.29	910.29	899.99	411.59
MANIPUR	0.00	44.00	19.82	7.91	161.84	75.00	41.72	99.99		
MEGHALAYA	6.82	50.91	51.67	92.97	78.50	115.00	65.76	99.11	80.12	
MIZORAM	0.00	42.46	118.57	41.47	29.21	28.11	125.85	46.42	153.11	34.56
NAGALAND	0.00	48.20	40.00	55.28	6.16	31.73	3.60	22.83	32.40	6.00
ODISHA	1416.66	945.24	1054.78	1001.95	2651.80	1563.30	2999.67	2264.87	2245.16	1540.83
PUDUCHERRY	0.00	25.43	40.35	45.71	59.07	41.24	55.48	57.94	10.25	53.98
PUNJAB	621.34	190.00	656.31	524.90	680.91	502.84	483.98	565.30	503.58	441.28
RAJASTHAN	2111.33	1150.10	1788.42	1549.09	2191.81	1872.96	1870.95	2068.73	1854.86	1330.62
SIKKIM	0.00	74.58	47.00	63.34	37.76	0.00	29.07	4.50	32.35	
TAMILNADU	1445.11	1216.83	1441.36	1268.85	1651.40	1325.29	1944.17	1675.39	1811.93	1390.13
TELANGANA	0.00	959.24	451.80	913.72	671.47	908.87	564.03			
TRIPURA	99.33	144.26	113.93	150.00	174.43	197.22	342.12	278.81	177.35	50.61
UTTAR PRADESH	2140.33	1413.12	1789.27	1342.59	1627.23	1520.18	2211.82	1719.83	1742.77	1609.49
UTTARAKHAND	367.16	440.00	534.77	545.01	1194.40	700.00	1106.35	900.00	919.41	699.29
WEST BENGAL	1397.28	800.00	1186.78	1067.55	1434.74	1332.32	1532.13	1329.76	1207.02	859.89
TOTAL	20279.33	16292.26	22731.21	17354.07	28601.87	19665.74	28829.65	23510.19	25094.52	18822.71

Note : Disbursement shown against each State is disbursement under all ongoing tranches during the year.
Source: NABARD

Annexure VI refer to part (a) & (b) of USQ 1815 for 10.03.2017
Long Term Refinance Disbursement under LTRCF during 2014-15 and 2015-16
Rs. crore.

S.No.	State	2014-15				2015-16			
		RRBs	StCBs	SCARDBs	Total	RRBs	StCBs	SCARDBs	Total
1	ANDHRA PRADESH	365.07	208.94	0.00	574.01	1058.76	396.69	0.00	1455.45
2	ARUNACHAL PRADESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ASSAM	65.00	0.00	0.00	65.00	126.07	0.00	0.00	126.07
4	BIHAR	766.54	0.00	0.00	766.54	2139.53	0.00	0.00	2139.53
5	CHHATTISGARH	0.00	37.44	0.00	37.44	5.50	16.05	0.00	21.55
6	GOA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	GUJARAT	29.68	212.45	26.67	268.80	95.15	742.35	0.00	837.50
8	DDR & NGR HAVELI (GUJ.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	HIMACHAL PRADESH	3.57	113.13	0.00	116.70	2.68	193.89	36.70	233.27
10	JAMMU & KASHMIR	16.59	0.00	0.00	16.59	45.53	0.00	0.00	45.53
11	JHARKHAND	2.54	0.00	0.00	2.54	15.20	0.00	0.00	15.20
12	KARNATAKA	292.30	353.03	50.15	695.48	1170.30	889.79	249.32	2309.41
13	KERALA	22.75	0.00	219.01	241.76	37.61	181.30	750.09	969.00
14	LAKSHADWEEP(KERALA)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	MADHYA PRADESH	15.00	13.37	0.00	28.37	195.51	20.50	0.00	216.01
16	MAHARASHTRA	68.34	0.00	0.00	68.34	65.06	661.98	0.00	727.04
17	MANIPUR	0.00	0.00	0.00	0.00	4.80	0.00	0.00	4.80
18	MEGHALAYA	0.00	1.27	0.00	1.27	2.76	6.41	0.00	9.17
19	MIZORAM	1.61	2.47	0.00	4.08	16.87	6.00	0.00	22.87
20	NAGALAND	0.00	0.00	0.00	0.00	0.00	9.48	0.00	9.48
21	NEW DELHI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	ODISHA	37.06	35.98	0.00	73.04	0.00	63.52	0.00	63.52
23	HARYANA	30.46	26.32	8.28	65.06	74.65	44.69	23.96	143.30
24	PUNJAB	77.18	95.20	101.06	273.44	262.86	153.67	364.51	781.04
25	CHANDIGARH (PUNJAB)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	RAJASTHAN	74.09	58.17	82.19	214.45	317.50	157.77	107.74	583.01

27 SIKKIM 0.00 2.10 0.00 2.10 0.00 5.52 0.00 5.52
28 TAMIL NADU 644.47 173.31 0.00 817.78 606.82 259.07 0.00 865.89
29 PUDUCHERRY (T.NADU) 0.00 0.00 0.00 0.00 5.00 0.00 0.00 5.00
30 TELENGANA 0.00 0.00 1259.09 380.02 0.00 1639.11
31 TRIPURA 17.00 22.50 0.00 39.50 85.00 50.00 0.00 135.00
32 UTTAR PRADESH 252.14 0.11 204.43 456.68 798.63 32.58 286.04 1117.25
33 UTTARAKHAND 49.71 53.88 0.00 103.59 38.54 177.50 0.00 216.04
34 WEST BENGAL 27.74 0.00 30.00 57.74 90.55 100.00 95.00 285.55
35 A & N ISLANDS 0.00 10.00 0.00 10.00 0.00 15.00 0.00 15.00
T O T A L 2858.84 1419.67 721.79 5000.30 8519.97 4563.78 1913.36 14997.11
Source: NABARD

Annexure VII refer to part (a) & (b) to USQ 1815 for 10.03.2017
LTIF- Status of Sanctions and Disbursements during 2016-17- as on 28.02.2017
(Rs. in crore)
Sr. No. State Loan amount sanctioned Loan amount released

1 Andhra Pradesh 43
2 Assam 168
3 Bihar 134
4 Chhattisgarh 107
5 Goa 0
6 Gujarat 11770 1351.69
7 J&K 0
8 Jharkhand 1847
9 Karnataka 687 84.153
10 Kerala 0
11 Madhya Pradesh 3128 234.885
12 Maharashtra 10505 1399.08
13 Manipur 310 89.25
14 Odisha 2387 239.85
15 Punjab 144 47.17
16 Rajasthan 984 5.1
17 Telengana 3317 238.81
18 Uttar Pradesh 717
Sub-Total 36248 3690
Polavaram project 2981.54 1981
Gross-Total 39230 5671
Source: NABARD